

Extended/Future Terms Request - Variable Prime Plus

Customer Name ("Purchaser"): Marty Vancil		Name on Account: Vancil Farms	
Address: 30570 State Hwy B		Customer Number: 619257	
		FEIN: [REDACTED]	
City, State, Zip: Campbell, MO 63933		Division: North Delta	Location: Clarkton, MO

REFERENCES	Please provide name, mailing address and telephone number.
Bank / Lender (primary):	Kennett National Bank, Kennett, MO.
Trade References:	Baker Topham Piggott A/R
(3 references required)	

Credit Department Usage Only	
20 Purchases:	
Comments:	
Reason for Extended Terms: <input type="checkbox"/> Meeting Competition <input type="checkbox"/> Other financing unavailable <input type="checkbox"/> Other financing available but prefers Helena	

NOTE: Current financials must accompany all extended terms requests.	
RECOMMENDED BY: <u>[Signature]</u> Helena Salesman	RECOMMENDED BY: <u>[Signature]</u> Helena Branch Manager

Extended Terms Due Date: 03/15/2017 Extended Terms Credit Limit: \$ 700,000.00

Products/Services Covered by Extended Terms Request: ALL

If this request is for crop extended terms, please complete the following information:

Crops and Crop Year	Planned Acres	Irrigated Acres Each Crop	Crop Ins. - Type & %	Projected Yield	Estimated Harvest Date	Credit Request Per Crop (if applicable)

To avoid being assessed a time price differential ("Finance Charge"), the purchase price of each product or service must be paid in full and credited to purchaser's account within thirty (30) days from the date of Helena's first monthly statement reflecting such purchase. Any amount owed for products and services covered by this Extended Terms Request which is not paid and credited to purchaser's account ("Extended Terms Open Balance") within the aforesaid timeframe shall be assessed a Finance Charge. The Finance Charge shall fluctuate and shall be at a rate equal to the sum of the Index (as defined below), as said rate may change from time to time, PLUS 1% per annum but in no event shall the Finance Charge be higher than the maximum rate allowed by law ("Extended Terms Finance Charge"). The Extended Terms Finance Charge is subject to change from time to time based upon changes in an independent index which is the prime rate of Citibank, N.A. (the "Index"), a federal savings bank, being a reference or benchmark rate of interest established from time as its prime rate, whether or not such rate is otherwise published. Any change in the Finance Charge hereunder resulting from a change in the Index shall be effective as of the effective date of each change in the Index. In the event Citibank, N.A. shall cease to establish a prime rate, the Index used for determining the Extended Terms Finance Charge shall be the prime rate established by a comparable financial institution chosen by Helena. By way of reference, as of the date of this Request, the Index is 3.5%, resulting in an applicable Extended Terms Finance Charge as of said date of 4.5% (i.e., the Index plus 1%), provided that such Extended Terms Finance Charge is subject to change as set forth above. The Extended Terms Finance Charge shall be assessed from the date of the first monthly statement reflecting such purchase until the date of Helena's monthly statement immediately preceding the Extended Terms Due Date set forth above. In the event that the Extended Terms Open Balance is not paid in full by the Extended Terms Due Date, the Finance Charge assessed on the Extended Terms Open Balance shall be increased to 18% per annum ("Default Finance Charge") retroactively beginning on the first day of the billing period in which the Extended Terms Due Date falls until the Extended Terms Open Balance is paid in full and credited to purchaser's account. The applicable Finance Charge will be reflected beginning on the second monthly statement following the purchase of the product(s) or services(s) covered by this Extended Terms Request and will be reflected on each monthly statement thereafter until full payment is paid and credited to purchaser's account. Notwithstanding any provision to the contrary herein, neither the Extended Terms Finance Charge nor the Default Finance Charge shall, at any time, exceed the maximum rate allowed by law.

This Extended Terms Request shall not be binding on either party until executed by the Division Credit Manager, and at such time the undersigned purchaser agrees that the terms hereof shall apply only to the purchases of products and services identified above. Except as expressly amended or modified in this Extended Terms Request, the terms of the Credit Sales and Services Agreement or Credit Sales Agreement, as applicable, between Helena and purchaser shall remain in full force and effect.

I (we) agree and consent that Company or its designated agents may obtain a credit report or any other information relating to income, employment history or financial position. By signatures below, I (we) acknowledge such signatures represent both Authorized Agent for any business noted above and individually. I (we) authorize Company or its designated agents and all past or present creditors to release any and all necessary credit information. From time-to-time you may verify and exchange information on me (us) with credit reporting agencies.

Customer/Purchaser Name: Marty Vancil By: [Signature]
Signature
Title: _____ Date: 2-18-2014

Division Credit Manager _____	<input type="checkbox"/> Approve <input type="checkbox"/> Decline	Date: _____
Division Manager _____	<input type="checkbox"/> Approve <input type="checkbox"/> Decline	Date: _____
Vice President _____	<input type="checkbox"/> Approve <input type="checkbox"/> Decline	Date: _____